

Form 604

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Robert L. Johnson III
Regina W. Johnson
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 19-24929-GLT
Chapter: 13

Related to Document No. 91

Hearing Date: 7/2/25 at 11:00 AM

ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 28th of April, 2025*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 91 by the Chapter 13 Trustee,

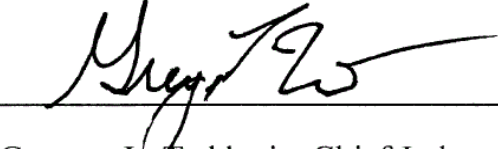
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before June 9, 2025**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **July 2, 2025 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Robert L. Johnson, III
Regina W. Johnson
Debtors

Case No. 19-24929-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 28, 2025

User: auto
Form ID: 604

Page 1 of 5
Total Noticed: 61

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Robert L. Johnson, III, Regina W. Johnson, 1442 Center Street, Pittsburgh, PA 15221-1904 |
| sp | + Bernard M. Tully, Bernard M. Tully, LLC, The Grant Building, Ste. 3201, 310 Grant St., Pittsburgh, PA 15219-2301 |
| cr | + Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 15177291 | + Chase Card Services, PO Box 1423, Wilmington, DE 19899-1423 |
| 15177294 | + Discover Financial, PO Box 742655, Cincinnati, OH 45274-2655 |
| 15177301 | Mercury/FBT, Attn: Bankruptcy, PO Box 71068, Philadelphia, PA 19176 |
| 15177302 | + Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658 |
| 15177305 | + Nissan Motor Acceptance Corporation, PO Box 740956, Cincinnati, OH 45274-0001 |
| 15177306 | + Nissan-Infinity LT and NILT Inc., PO Box 660360, Dallas, TX 75266-0360 |
| 15177312 | + Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573 |
| 15177313 | + Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 15196510 | + Quicken Loans INC., Bankruptcy Team, 635 Woodward AVE., Detroit MI 48226-3408 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/Text: RASEBN@raslg.com | Apr 29 2025 01:40:00 | Citibank, N.A., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| cr | ^ MEBN | Apr 29 2025 01:35:07 | New Residential Mortgage Loan Trust 2019-1, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 29 2025 01:43:23 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 29 2025 01:55:22 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15188528 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Apr 29 2025 01:41:00 | ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853 |
| 15282688 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Apr 29 2025 01:41:00 | ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853 |
| 15285432 | + Email/PDF: resurgentbknotifications@resurgent.com | Apr 29 2025 01:57:44 | CITIBANK, N.A., NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville SC 29603-0826 |
| 15177289 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 29 2025 01:44:01 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15177288 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 29 2025 01:43:36 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Apr 28, 2025

Form ID: 604

Total Noticed: 61

| | | | |
|----------|---|----------------------|--|
| 15194230 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 29 2025 01:43:37 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15198859 | + Email/Text: bankruptcy@cavps.com | Apr 29 2025 01:42:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 15177290 | + Email/PDF: ais.chase.ebn@aisinfo.com | Apr 29 2025 01:56:01 | Chase Card Services, PO Box 15369, Wilmington, DE 19850-5369 |
| 15177292 | + Email/PDF: ais.chase.ebn@aisinfo.com | Apr 29 2025 01:43:21 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298 |
| 15528505 | + Email/Text: bankruptcy@clearviewfcu.org | Apr 29 2025 01:42:00 | Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212 |
| 15177296 | Email/Text: mrdiscen@discover.com | Apr 29 2025 01:40:00 | Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850 |
| 15179695 | Email/Text: mrdiscen@discover.com | Apr 29 2025 01:40:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15213069 | + Email/Text: kbarkley@bernsteinlaw.com | Apr 29 2025 01:42:00 | Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15177298 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 29 2025 02:10:13 | Home Depot, PO Box 9001010, Louisville, KY 40290-1010 |
| 15177299 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 29 2025 01:41:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15208404 | Email/Text: JCAP_BNC_Notices@jcap.com | Apr 29 2025 01:42:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15196309 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Apr 29 2025 01:40:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 15177300 | + Email/Text: Mercury@ebn.phinsolutions.com | Apr 29 2025 01:40:00 | Mercury/FBT, 1415 Warm Springs Rd, Columbus, GA 31904-8366 |
| 15201738 | + Email/Text: bankruptcydpt@mcmcg.com | Apr 29 2025 01:42:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 15208507 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 29 2025 01:43:00 | New Residential Mortgage Loan Trust 2019-1, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 15179245 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 29 2025 01:43:00 | New Residential Mortgage Loan Trust 2019-1, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 15177304 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | Apr 29 2025 01:40:00 | Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360 |
| 15190243 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | Apr 29 2025 01:40:00 | Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 15177303 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | Apr 29 2025 01:40:00 | Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596 |
| 15194114 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | Apr 29 2025 01:40:00 | Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013 |
| 15181233 | Email/PDF: cbp@omf.com | Apr 29 2025 01:43:18 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15177307 | + Email/PDF: cbp@omf.com | Apr 29 2025 01:43:35 | One Main Financial, Attn: Bankruptcy, Twin Fountain Plaza, 2525 Monroeville Boulevard, Monroeville, PA 15146-2383 |
| 15177308 | + Email/PDF: cbp@omf.com | Apr 29 2025 01:43:41 | OneMain Financial, PO Box 1010, Evansville, IN 47706-1010 |
| 15177310 | Email/Text: Bankruptcy.Notices@pnc.com | | |

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Apr 28, 2025

Form ID: 604

Total Noticed: 61

| | | | |
|----------|---|----------------------|--|
| | | Apr 29 2025 01:40:00 | PNC Bank, Attn: Bankruptcy, PO Box 856177, Louisville, KY 40285 |
| 15177309 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 29 2025 01:40:00 | PNC Bank, PO Box 3180, Pittsburgh, PA 15230 |
| 15200085 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 29 2025 01:40:00 | PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101 |
| 15508971 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 29 2025 01:55:31 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 15177311 | Email/Text: banko@preferredcredit.com | Apr 29 2025 01:40:00 | Preferred Credit Inc, PO Box 1970, St Cloud, MN 56302 |
| 15206233 | Email/Text: banko@preferredcredit.com | Apr 29 2025 01:40:00 | Preferred Credit, Inc., 628 Roosevelt Road, Suite 100, Saint Cloud, MN 56301 |
| 15210439 | Email/Text: bnc-quantum@quantum3group.com | Apr 29 2025 01:42:00 | Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15177316 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 29 2025 01:57:39 | SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005 |
| 15177317 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 29 2025 01:43:20 | SYNCB/PPC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15177314 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 29 2025 01:43:00 | Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505 |
| 15177315 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 29 2025 01:43:00 | Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 15210623 | ^ MEBN | Apr 29 2025 01:36:11 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 15178013 | ^ MEBN | Apr 29 2025 01:36:12 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15177319 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 29 2025 02:10:16 | Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 15177318 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 29 2025 01:43:36 | Synchrony Bank/Lowes, PO Box 530914, Atlanta, GA 30353-0914 |
| 15177320 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 29 2025 01:57:11 | Synchrony Bank/Sams, PO Box 965005, Orlando, FL 32896-5005 |
| 15177321 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 29 2025 02:10:12 | Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 530942, Atlanta, GA 30353-0942 |

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Nissan-Infiniti LT |
| cr | | Quicken Loans INC. |
| cr | | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/ |
| cr | *+ | ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853 |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15177293 | *+ | Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298 |
| 15177297 | *P++ | DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850 |
| 15177295 | *+ | Discover Financial, PO Box 742655, Cincinnati, OH 45274-2655 |
| 15199123 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |

TOTAL: 3 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Apr 28, 2025

Form ID: 604

Total Noticed: 61

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Chandra Marie Arkema | on behalf of Creditor Quicken Loans LLC tuhawkeye@msn.com, carkema@squirelaw.com |
| Christopher M. Frye | on behalf of Joint Debtor Regina W. Johnson chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com |
| Christopher M. Frye | on behalf of Debtor Robert L. Johnson III chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com |
| Denise Carlon | on behalf of Creditor Nissan-Infiniti LT dcarlon@kmlawgroup.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Lorraine Gazzara Doyle | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. ldoyle@squirelaw.com, logsecf@logs.com |
| Mario J. Hanyon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Matthew Fissel | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. matthew.fissel@brockandscott.com, wbecf@brockandscott.com |
| Michael John Clark | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mclark@pincuslaw.com |
| Michael John Clark | on behalf of Creditor Quicken Loans LLC mclark@pincuslaw.com |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Ryan Starks | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. Ryan.Starks@brockandscott.com, wbecf@brockandscott.com |
| Steven P Kelly | on behalf of Creditor New Residential Mortgage Loan Trust 2019-1 skelly@sterneisenberg.com bkecf@sterneisenberg.com |
| Thomas Song | on behalf of Creditor Quicken Loans INC. pawb@fedphe.com |

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Apr 28, 2025

Form ID: 604

Total Noticed: 61

TOTAL: 15